

Cigna Flexible Spending Account with health care debit card

tax-savings you can bank on

Enroll in Cigna's Flexible Spending Account (FSA) for easy tax savings and convenience.

An FSA lets you set money aside from your paycheck, before it's taxed, in a special account to pay for eligible medical expenses during your plan year. You'll also get your own health care debit card for immediate access to your FSA funds.

Savings

- **Save big.** Contribute pretax dollars to your FSA. Save up to 35 cents¹ for every dollar you contribute.
- **Estimate what you'll need.** The IRS does not allow you to withdraw or carryover any unused FSA money at the end of the year, so contribute only as much as you think you'll need. Use last year's health expense records as a guide. Then, think about your out-of-pocket medical expenses for next year. Use Cigna's FSA calculator at **Cigna.com/fsacalc** to see how much you can save. See the example on back as a guide.

Control

- **NEW! Online claim submission.** Tired of faxing in reimbursement claims? Starting in March 2012, submit your FSA reimbursements with our simple-to-use online claim form.

- **NEW! Mobile phone capabilities.** Check coverage information and FSA fund balances from your handheld mobile device.

Convenience

- **Access funds easily.** Your health care debit card withdraws funds right from your FSA. Use your card to pay for eligible health care expenses, such as medical, dental and vision office visits,² over-the-counter pharmacy items, prescriptions and more.
- **No need to wait.** Get immediate access to your FSA funds using your health care debit card.
- **Get direct deposit.** This makes it easy for Cigna to pay back your FSA money right into your personal checking or savings account. It's free, secure and automatic.



1. Actual amount depends on your tax bracket.

2. Debit card transactions at the doctor's office may require additional verification. For this reason, it is recommended that you use your debit card to pay the balance due when you receive your Explanation of Benefits (EOB).

FSA tax savings in action



Doug estimates
that he will save

\$718
on taxes.¹

Cigna FSA with a health care debit card

Meet Doug

Doug is enrolled in a Cigna medical plan that covers him, his wife and their son. To save money in the upcoming plan year, Doug has decided to enroll in the Cigna FSA.

Doug needs to figure out how much money he should contribute to his FSA. First, he reviews his out-of-pocket medical expenses from last year. Next, he estimates his expenses for the upcoming year. Then, he enters those amounts into the Cigna FSA calculator: **Cigna.com/fsacalc**

The FSA calculator helps Doug determine that **\$2,200** will be the right amount to contribute to his FSA. That will help pay for his family's doctor visits, his son's braces and other unexpected medical expenses. Doug is confident he can spend \$2,200 in one plan year – especially since there are so many items that are eligible for reimbursement. Using the FSA calculator, Doug also estimates that he will save **\$718** on taxes.¹

Doug's estimate

Type of expense	Out-of-pocket spend last year	Estimated out-of-pocket spend for next year
Routine doctor and dentist visits	\$500	\$500
Routine prescription medications	\$200	\$125
Unexpected medical needs, like a broken arm or emergency surgery	\$750	\$300
Planned medical expenses	0	\$1200
Eligible over-the-counter items	\$75	\$75
Total cost:	\$1,525	\$2,200
Doug's estimated tax savings:	0	\$718

For more information, please call **1.800.Cigna.24 (1.800.244.6224)** or the toll-free number on the back of your Cigna ID card.

1. Actual amount depends on your tax bracket.



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